

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF VIRGINIA (NORFOLK)**

In re:

LLOYD ALEXANDER BROWN  
DEBBIE A. BROWN,

Debtors.

Chapter 13  
Case No. 10-71043-FJS

**RESPONSE TO NOTICE OF FINAL CURE PAYMENT**

COMES NOW U.S. Bank Trust, N.A., as Trustee for LSF8 Master Participation Trust, by Caliber Home Loans, Inc., as its attorney in fact (“Respondent”), by and through undersigned Counsel, and hereby responds to Trustee’s Notice of Final Cure Payment and Opportunity for Hearing (“Notice”). Respondent states as follows:

1. Respondent is the holder of a claim secured by a security interest in Debtor’s principal residence.
2. Respondent agrees that the Trustee has paid the full amount required to cure the pre-petition default on the claim.
3. Debtors are not current on post-petition payments, fees and costs.
4. Debtors are due post-petition under the Note for \$6,219.15, which includes 6 post-petition payments in the amount of \$1,907.73 each, for 10/14/2014 through 03/14/2015, and includes a credit of \$5,227.23 in Debtor’s suspense account.
5. Debtors should send the missed payments to: Caliber Home Loans, Inc. 13801 Wireless way Oklahoma City, OK 73134.

Respectfully Submitted,

/s/ Kathryn E. Smits

Kathryn E. Smits, Bar #77337

Attorney for U.S. Bank Trust, N.A., as  
Trustee for LSF8 Master Participation  
Trust, by Caliber Home Loans, Inc., as its  
attorney in fact

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**CERTIFICATE OF SERVICE**

I HEREBY CERTIFY that copies of the foregoing Response to Notice of Final Cure Payment was mailed by first class mail, postage-paid, and/or served electronically, where applicable, this 26th day of March, 2015, to the following parties:

Lloyd Alexander Brown  
Debbie A. Brown  
3768 Silina Drive  
Virginia Beach, VA 23452  
Debtors

Ellen C. Carlson  
Commander & Carlson  
5442 Tidewater Drive  
Norfolk, VA 23509  
Attorney for the Debtors

Michael P. Cotter  
Chapter 13 Trustee  
870 Greenbrier Circle, Suite 402  
Chesapeake, VA 23320

/s/ Kathryn E. Smits  
Kathryn E. Smits, Bar #77337  
Attorney for U.S. Bank Trust, N.A.,  
as Trustee for LSF8 Master  
Participation Trust, by Caliber Home  
Loans, Inc., as its attorney in fact  
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